THE GOLDEN LAW GROUP
BANKRUPTCY & CONSUMER DEBT

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GOLDEN FUTURE

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WHAT MY MOM TAUGHT ME ABOUT MONEY AND LIFE

With Mother's Day right around the corner, I've been thinking a lot about the woman who shaped who I am today.

My mom raised my sister and me as a single mother in Maine. She started her career as a secretary, and over the years, she worked her way up to running the licensing department for Inland Fisheries and Wildlife for the State of Maine.

We didn't grow up with a lot.

Many of my friends had two working parents and more than we did. But here's the thing—**I never felt deprived.** Not once. My mom found a way to make what we had feel like enough. And looking back, I realize that was one of the greatest financial lessons anyone could ever teach.

It wasn't about the dollar amount. It was about how she managed it.

She didn't complain about what we didn't have. She focused on what we did. She didn't try to keep up with anyone else. She made decisions based on our family's reality—not someone else's lifestyle.

And she kept moving forward.

From secretary to running an entire department. That didn't happen overnight. It happened because she showed up, worked hard, and never stopped pushing for something better—for herself and for us.

The Lesson That Stuck With Me

What my mom taught me—without ever giving me a lecture about money—was this:

You don't need to have the most. You need to manage what you have. That lesson is at the heart of what I do every day at The Golden Law Group.

Most of the people who walk through our doors aren't reckless with money. They're people who hit a rough patch—a medical emergency, a job loss, a divorce—and things spiraled. **They're good people in a tough spot.**

And just like my mom did for our family, what they need isn't more money. They need a plan. They need someone to help them clear the clutter, make smart decisions, and start building toward something better.

What I Want You to Know

If you're reading this and feeling overwhelmed by your financial situation, I want you to hear this:

Where you are right now is not where you have to stay.

My mom proved that. She started with very little and built a career and a life she was proud of. She did it one step at a time, one decision at a time.

You can do the same.

Whether that means creating a budget, getting serious about paying down debt, or exploring whether a fresh start through bankruptcy might be the right move—the point is to take action.

Don't wait for things to get easier. **Make them easier by making a decision.**

This Mother's Day, I'm especially grateful. About a year and a half ago, my mom came to live with us. Having her here is a daily reminder of everything she sacrificed and everything she built for our family.

To all the moms out there doing it on your own, stretching every dollar, and showing your kids what resilience looks like—thank you. Your lessons last a lifetime.

Happy Mother's Day. 💐

-Don Golden

Meet the Team

Landon Lopez

If you've ever walked into The Golden Law Group, **chances are Landon was the first face you saw**—and that's exactly how he likes it.

As our **front desk receptionist**, Landon has been with the firm for about four and a half years. His role puts him at the center of every client's first impression, and it's a responsibility he doesn't take lightly.

What Landon enjoys most about his work is the **human connection.** He genuinely looks forward to meeting clients, hearing their stories, and doing whatever he can to help. Whether someone walks in with a quick question or a complicated situation, Landon makes it his mission to find an answer—even when it's outside the scope of what he handles directly. He's always working behind the scenes to track down the right information and connect clients with the help they need.

Outside of work, Landon keeps busy with school and a passion for technology. He's built several computers from scratch and enjoys coding in his spare time. He also prioritizes his health, staying active through regular workouts and long walks.

If you asked him about his dream job, he'd tell you it's evolved over the years. As a kid, he wanted to be a paleontologist. These days, his ideal career would involve building computers or working in software development—**a natural fit for someone who loves understanding how things work from the inside out.**

When it comes to music, Landon gravitates toward the classics—80s rock, Journey, and more recently, introspective music that gives him space to think. And here's a fun fact that might surprise you: **Landon is a traveler at heart.** He's spent time in Italy and dreams of seeing more of the world.

At the end of the day, Landon brings a genuine warmth and curiosity to everything he does at The Golden Law Group. He's often the first person our clients meet, and **he makes sure that first interaction sets the right tone**—one built on care, effort, and a real desire to help.

Hear From Our Clients

★★★★★

I had a great experience with my bankruptcy attorney. They guided me through the entire process **from start to finish**, making everything much easier to understand and far less stressful. They were professional, supportive, and always available to answer my questions. **I truly appreciate the care and attention they gave to my case**, and I'm very grateful for their help.

-Jill R.

Mom's Classic Strawberry Shortcake

Nothing says spring like fresh strawberries. This simple, classic dessert is perfect for Mother's Day brunch—or any night you want something sweet without spending hours in the kitchen.

INGREDIENTS:

For the Shortcakes:

- 2 cups all-purpose flour
- ⅓ cup sugar
- 1 tablespoon baking powder
- ½ teaspoon salt
- 6 tablespoons cold butter, cubed
- ¾ cup milk
- 1 egg
- 1 teaspoon vanilla extract

For the Topping:

- 1 lb fresh strawberries, sliced
- 2 tablespoons sugar
- Whipped cream (homemade or store-bought)

DIRECTIONS:

Toss sliced strawberries with sugar and let sit for 20–30 minutes. Preheat oven to 425°F, mix dry ingredients, cut in butter, then stir in milk, egg, and vanilla. Drop dough onto a baking sheet and bake 12–15 minutes until golden. Split shortcakes, layer with strawberries and whipped cream, and top with more of each. Add lemon juice for brightness, make homemade whipped cream if desired, and freeze extras for later.

Financial Lessons Worth Passing Down

The Golden Rules Of Financial Freedom

Some of the most important money lessons aren't taught in a classroom.

They're taught at the kitchen table. In the car on the way to school. Through the things our parents did—and didn't—talk about.

This month, in honor of Mother's Day, we're looking at the financial lessons that get passed down from generation to generation—and why they still matter.

The Lessons That Stick

Whether your parents had a lot or a little, chances are they taught you something about money—even if they didn't realize it.

Here are a few lessons that tend to stand the test of time:

1. Live Within Your Means
The simplest rule in personal finance—and the hardest to follow. If you spend less than you earn, everything else gets easier.

2. Save Something—No Matter How Small
Even $20 a paycheck adds up. The habit matters more than the amount. An emergency fund doesn't have to start big—it just has to start.

3. Debt Is a Tool, Not a Lifestyle
Some debt makes sense—a mortgage, an education. But when debt becomes the way you fund everyday life, it stops working for you and starts working against you.

4. Don't Compare Your Finances to Anyone Else's
You never know the full picture of someone else's money. The neighbor with the new car might be drowning in payments. Focus on your plan, not theirs.

5. Ask for Help When You Need It
There's no shame in talking to a professional—whether that's a financial advisor, a credit counselor, or a bankruptcy attorney. Getting help early almost always leads to a better outcome than waiting.

Talk About Money

One of the best things you can do for the next generation is normalize conversations about money.

That doesn't mean sharing every detail of your finances. It means:
- Talking about the difference between needs and wants
- Explaining why you said "not right now" instead of just "no"
- Showing kids that a budget isn't a punishment—it's a plan
- Being honest that money can be stressful, but it's manageable

When kids grow up hearing healthy conversations about money, they're far more likely to make healthy financial decisions as adults.

Final Thought

The lessons we carry from childhood shape how we handle money for the rest of our lives.

Some of those lessons serve us well. Others—like avoiding the topic altogether—can hold us back.

This month, take a moment to think about the financial lessons you received and the ones you're passing on.

Because the best inheritance you can leave isn't money.

It's wisdom.

THANK YOU! For Your Referrals

We're incredibly grateful to our clients and referral partners who continue to trust us and spread the word.

Last month, we received 21 referrals —
• 14 from clients
• 7 from other attorneys

Your support helps us reach and assist more people who need guidance and relief. Thank you for being part of our mission!

Schedule Your Free Case Evaluation!

Scan the QR code to book a no-cost consultation with our team.

Get answers, support, and a personalized plan.
No pressure, no obligation.

Or call us at (813) 519-3948.

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WEALTH OF WISDOM

"All that I am, or ever hope to be, I owe to my angel mother."

– Abraham Lincoln

This Edition

Protect Your Family. Plan with Confidence.

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